The court incorporates by reference in this paragraph and adopts as the findings and orders of this court the document set forth below. This document has been entered electronically in the record of the United States Bankruptcy Court for the Northern District of Ohio.



John P. Gustafson United States Bankruptcy Judge

Dated: January 27 2017

IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF OHIO TOLEDO DIVISION

| IN RE: | CASE NO. 16-32748 |
|--------|-------------------|
| | |

Pamela S. Limber CHAPTER 7

Debtor JUDGE John P. Gustafson

AMERICREDIT FINANCIAL SERVICES, INC. DBA GM FINANCIAL

Plaintiff, Adv. Proc. No.:16-03154

v.

PAMELA S. LIMBER

Defendant.

CONSENT JUDGMENT ENTRY

Comes the Plaintiff, Americardit Financial Services, Inc. dba GM Financial (hereinafter referred to as "GM Financial"), by its undersigned counsel, and the Defendant, Pamela S. Limber,

(hereinafter referred to as "Limber"), by its undersigned counsel; and with GM Financial and Limber having agreed to resolve this adversary proceeding via a settlement reached through arms-length negotiations to prevent additional costs and delay; and with the Court being sufficiently advised in all respects;

IT IS HEREBY AGREED that

- 1. Fifteen Thousand Dollars (\$15,000.00) of the debt owed to GM Financial by Limber, which includes any and all attorney fees and costs incurred in the prosecution of this Adversary Complaint, is declared to be non-dischargeable pursuant to 11 U.S.C \$523(a)(2)(A) (hereinafter "Judgment Amount")
- 2. Limber has agreed to make payments to GM Financial as set forth herein to be applied to the Judgment Amount. Limber shall pay the sum of \$250.00 on or before February 28, 2017 to GM Financial, and continuing monthly thereafter in this amount on or before the twenty-eighth day of each month (hereinafter "Installment Payment") until the balance of the Judgment Amount is paid in full. So long as Limber pays her Installment Payments as set forth herein, GM Financial shall take no action to collect or execute upon this Judgment.
- 3. All Installment Payments must be made payable to GM Financial, and sent to: GM Financial P.O. Box 78143 Phoenix, AZ 85062-8143. The account number must be included on the check. A check for an Installment Payment drawn against insufficient funds shall not constitute a payment pursuant to this Judgment.
- 16. If Limber becomes more than (15) days late on any Installment Payment, then Limber will be in default and the Judgment Amount balance owed shall become due and owing, less any payments previously made by Limber (hereinafter "Adjusted Judgment Amount"). Following an event of

default, GM Financial shall be entitled to take any and all legal actions to execute upon or otherwise seek to enforce the Adjusted Judgment Amount.

TENDERED BY:

/s/ D. Anthony Sottile

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/s/ Edward L. Snyder (per signature of 1/24/17) Edward L. Snyder (0018955) Attorney and Counselor at Law 6545 West Central Avenue, Suite 209 Toledo, OH 43617 Phone: (419) 867-8090 edsnyderlaw@totalink.net

/s/ Pamela S. Limber (per signature of 1/24/17)
Pamela S. Limber, Defendant
911 Jackson Ave.
Defiance, OH 43512